

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

RAYMOND B CARTER, SR
PAMELA D CARTER
Debtor(s)

Case No. 15-29244

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/26/2015.
- 2) The plan was confirmed on 12/21/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/19/2016, 04/25/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 06/25/2018.
- 6) Number of months from filing to last payment: 33.
- 7) Number of months case was pending: 35.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$15,820.65
Less amount refunded to debtor	\$150.00

NET RECEIPTS:

\$15,670.65

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$706.78
Other	\$50.00

TOTAL EXPENSES OF ADMINISTRATION:

\$4,756.78

Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN FIRST FEDERAL C U	Unsecured	1,920.77	NA	NA	0.00	0.00
AMERICAN FIRST FINANCE	Unsecured	1,729.00	1,694.00	1,694.00	69.91	0.00
AT&T SERVICES INC	Unsecured	196.00	1,771.27	1,771.27	73.10	0.00
BELLSOUTH TELECOMMUNICATION	Unsecured	1,771.00	1,356.19	1,356.19	55.97	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	7,112.00	0.00	0.00	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	14,750.00	23,084.61	23,084.61	7,317.65	2,506.18
CAPITAL ONE BANK USA	Unsecured	614.00	564.56	564.56	23.30	0.00
CITY OF CHICAGO DEPT OF REVENU	Unsecured	150.00	2,100.40	2,100.40	103.38	0.00
CREDIT COLLECTION SERVICES	Unsecured	345.00	NA	NA	0.00	0.00
Diversified Consulta	Unsecured	1,869.00	NA	NA	0.00	0.00
Diversified Consulta	Unsecured	20,806.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICES	Unsecured	14,560.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICES	Unsecured	14,266.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICES	Unsecured	14,125.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICES	Unsecured	13,796.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICES	Unsecured	8,900.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICES	Unsecured	7,708.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICES	Unsecured	6,554.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICES	Unsecured	6,303.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICES	Unsecured	4,202.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICES	Unsecured	3,491.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICES	Unsecured	3,316.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICES	Unsecured	1,891.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICES	Unsecured	22,447.00	178,272.05	178,272.05	0.00	0.00
GOVERNORS STATE UNIVERSITY	Unsecured	NA	1,414.00	1,414.00	22.31	0.00
HARVARD COLLECTION SERVICE	Unsecured	2,070.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	455.00	455.67	455.67	18.81	0.00
KEYNOTE CONSULTING	Unsecured	143.00	NA	NA	0.00	0.00
KEYNOTE CONSULTING	Unsecured	50.00	NA	NA	0.00	0.00
LAURICE E GEANES	Unsecured	3,224.13	NA	NA	0.00	0.00
MCSI INC	Unsecured	250.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MCSI INC	Unsecured	200.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	200.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	200.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	200.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	200.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	200.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE	Unsecured	1,500.00	371.07	371.07	15.32	0.00
SYNCHRONY BANK	Unsecured	105.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	500.00	105.14	105.14	0.00	0.00
TITLEMAX OF ILLINOIS	Unsecured	NA	0.00	15.58	0.00	0.00
TITLEMAX OF ILLINOIS	Secured	879.17	894.77	879.19	642.62	46.68
T-MOBILE/T-MOBILE USA INC	Unsecured	NA	451.61	451.61	18.64	0.00
US DEPT OF EDUCATION	Unsecured	111,568.00	127,419.53	127,419.53	0.00	0.00
VERIZON	Unsecured	78.00	76.95	76.95	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$23,963.80	\$7,960.27	\$2,552.86
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$23,963.80	\$7,960.27	\$2,552.86
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$316,068.02	\$400.74	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,756.78</u>
Disbursements to Creditors	<u>\$10,913.87</u>
TOTAL DISBURSEMENTS :	<u>\$15,670.65</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/08/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.